



**Conservation  
Employees'  
Credit Union**

FALL 2023

# MoneyMatters

## Conversion Corner

**Friday, March 29  
at 4:30 p.m. –  
Wednesday, April 3  
at 8 a.m.**

We're just six months from our core processor system upgrade, and we have more details to share with you on what to expect during the conversion.

### To recap:

- Our office will be closed Monday, April 1-Tuesday, April 2.
- Current credit cardholders will receive new credit cards.
- Online banking and the mobile app may be unavailable during the conversion.

### What's new:

- Debit cardholders will have limited access to funds, starting at 4:30 p.m. on Friday, March 29, which could last through Tuesday, April 2. We encourage you to withdraw cash ahead of time, especially since this is also Easter weekend.
- Online banking and the mobile app will both have a new look on April 3.
- Previous online statements will no longer be available, so we advise saving and/or printing your latest statement before Friday, March 29.

We will continue to communicate what to expect through this newsletter, our website, social media and mailings. We sincerely appreciate your understanding!

## Skip your November CECU loan payment

Our skip-a-payment program is for members in good standing and can cover all loan payments for November.\* Plus, you can have the processing fee – 10% of your payment, up to a maximum of \$25 per loan – automatically deducted from your credit union account. Visa® credit card, mortgage and home equity loans are not eligible.

**Deadline:  
Tuesday,  
Oct. 31**

Apply for the skip-a-payment program by:

- Completing the form below and emailing it to [bethany.poe@cecuonline.org](mailto:bethany.poe@cecuonline.org) or returning it to the credit union,
- Going to [cecuonline.org](http://cecuonline.org) and completing the online form or
- Scheduling an appointment with a loan officer at the credit union.

\*Not valid on mortgages, home equity loans or credit cards. Members must be current on all loan payments. Members can skip one monthly payment every 12 months. Eligibility based on applicant credit and other factors. Fee must be paid before deferral. Finance charges continue to accrue during the deferral period. Contact CECU for complete details.



**Complete and return this form by Tuesday, Oct. 31, 2023,  
to skip your November 2023 payment(s).**

**Yes, I want to participate in CECU's November skip-a-payment program.**

Please debit my (check one):

☐ ACH payment on file    ☐ Checking    ☐ Savings    ☐ Check enclosed

Date of fee transfer

Loan #

Member's name

Account #

Co-borrower's name

Address

City

State

ZIP

Daytime phone #

Evening phone #

Member's signature

Date

Co-borrower's signature

Date



# Happy International Credit Union Day!

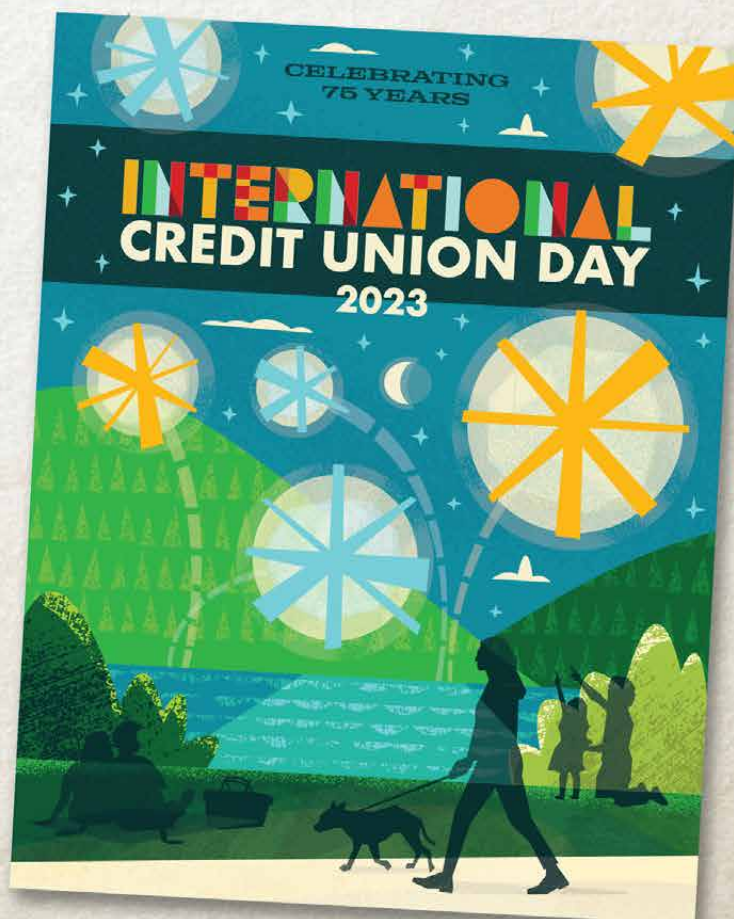
Thursday, Oct. 19, 11 a.m.-1:30 p.m.

**FREE**  
hot dog  
lunch

**FREE**  
secure  
document  
disposal

**FREE**  
giveaways

Every year, Conservation Employees' Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do across the globe. This year marks the 75th anniversary of celebrating the credit union difference. We look forward to continuing that work for our members. Spread the word to your family and co-workers about the CECU difference!



## Shop, save & earn this holiday season



### Pick Between More Time or a Lower Rate

Our Visa Cash Back Rewards credit card is the gift that keeps on giving!

- **Shop** anywhere Visa is accepted – at the register or online
- **Save** money with no annual fee
- **Earn** 1% cash back on purchases

The holiday shopping season will be here before you know it. Click, call, or stop by our office to apply!

### Breakfast with Santa postponed

Santa Claus won't be able to stop by the credit union this year for breakfast and photos. There are so many children on his 'Nice' list, that the elves, reindeer and even jolly old St. Nick himself are working nonstop to make sure everyone's wish list items are completed in time! While Santa is sorry to miss out, we're hopeful he can join us next year.



# Protect your vehicle loan






## We offer depreciation protection through Allied Solutions

Depreciation protection covers up to all of your loan balance if your vehicle is ever totaled or stolen and not recovered. This type of coverage is ideal for owners who have equity in their vehicle or make accelerated loan payments. Plus, rest easy knowing your investment is protected for the life of your loan!

Allied has no restrictions on your vehicle's mileage, make or year, so contact us today to get the full details or to enroll your vehicle.



### HERE'S HOW IT WORKS...

	Purchased at Dealership	6-Months	1-Year	3-Years	5-Years
					
Price of Vehicle (MSRP / Retail)	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
Outstanding Loan Balance	\$28,500	\$26,681	\$24,469	\$15,282	\$5,530
Depreciation Protection Waiver Benefit at Total Loss:	\$1,500	\$3,319	\$5,531	\$10,000*	\$5,530

\*Maximum Waiver Benefit can vary depending on level of protection selected and/or offered. Please reference the waiver addendum for specifics regarding maximum waiver amounts.  
\*\$10,000 Waiver Benefit applies here because waiver amount will not exceed the lesser of the maximum amount listed in the waiver addendum or outstanding loan balance at total loss.

Loan Amortization Used in Example: 2.99% APR, 72-months

1095-4/18



## Holiday closings

Our office will close to observe the following holidays:

**Columbus Day**  
Monday, Oct. 9

**Veterans Day**  
Friday, Nov. 10 (observed)

**Thanksgiving**  
Thursday, Nov. 23

**Christmas Day**  
Monday, Dec. 25

**New Year's Day**  
Monday, Jan. 1

## Protect yourself from tech support scams

Tech support scams are an industry-wide issue where scammers use scare tactics to trick you into unnecessary technical support services to supposedly fix device or software problems that don't exist. At best, the scammers are trying to get you to pay them to "fix" a nonexistent problem with your device or software. At worst, they're trying to steal your personal or financial information; and if you allow them access to your computer, they will often install software that can steal your information or damage your data or device.

Follow these tips to help keep your computer secure:

- Legitimate tech companies (like Microsoft) do not send unsolicited email messages or make unsolicited phone calls to request personal or financial information, or to provide technical support to fix your computer. If you didn't ask for support, they will not call you.
- If a pop-up or error message appears with a phone number, don't call the number. Legitimate error and warning messages never include a phone number.
- Legitimate tech companies will never ask you to pay for support with cryptocurrency like Bitcoin or gift cards.
- Download software only from official websites. Be wary of downloading software from third-party sites, as some of them might have been modified without the author's knowledge to bundle malware and other threats.





# Strengthen Missouri conservation for the future

## Planned giving: an option for everyone



Whatever your stage in life, planned giving can benefit you and your loved ones while helping to protect the outdoors and Missouri's natural environment for generations to come. Some planned gifts have an impact now, some after your lifetime, and

many offer tax savings. Explore your options below, talk with your financial advisor, give the Missouri Conservation Heritage Foundation (MCHF) a call, and we will help make sure to preserve your legacy. It's never too late to plan for the future!

### Gifts for the future

- **Life insurance** – When you name MCHF as a beneficiary of your life insurance policy, you may be able to save on estate taxes.
- **Wills or trusts** – Help protect the lands, waters and wildlife you love for the future by making a gift to MCHF in your estate plan.
- **Retirement plans** – Naming MCHF as a beneficiary of your IRA, 401K or other qualified plan could reduce or eliminate both income and estate taxes.

### Money Market

Up to \$9,999.99 .....	0.30% APY <sup>1</sup>
\$10,000 to \$24,999.99.....	0.50% APY <sup>1</sup>
\$25,000 to \$74,999.99.....	0.70% APY <sup>1</sup>
\$75,000 to \$99,999.99.....	0.85% APY <sup>1</sup>
\$100,000 to \$249,999.....	1.00% APY <sup>1</sup>
\$250,000 to \$499,999.....	2.15% APY <sup>1</sup>
\$500,000 or more .....	2.70% APY <sup>1</sup>

### Loans

Vehicle.....	6.0%-7.5% APR <sup>2</sup>
Mortgage .....	Contact CECU for current rate
Share Secured .....	Share rate + 2.0% APR <sup>2</sup>
Certificate Secured.....	Certificate rate + 2.0% APR <sup>2</sup>
Signature Loans .....	8.0%-12.99% APR <sup>2</sup>
Other Collateral .....	8.0% APR <sup>2</sup>
Student Loans .....	4.0%-6.5% APR <sup>2</sup>
Farm/Industrial Equipment .....	7.25%-7.5% APR <sup>2</sup>
Personal Line of Credit .....	9.5% APR <sup>2</sup>

### Visa®

- Cash back rewards and more
- 25-day grace period • No annual fee

Rate..... 14.49% APR<sup>2</sup>  
Lost/Stolen, 24-Hour Contact..... (866) 450-3509

<sup>1</sup>APY = Annual Percentage Yield. <sup>2</sup>APR = Annual Percentage Rate.  
All rates and terms are subject to change. Contact CECU for details.

- **Donor Advised Funds (DAF)** – Manage your charitable giving through a convenient, flexible and cost-effective alternative to a private foundation.

### Gifts of assets

- **Cash** – Maximize your charitable deduction and provide funds for conservation immediately.
- **Real estate** – Donate residential, commercial or undeveloped real estate to help Missouri conservation, and you could save on taxes and reduce ownership responsibilities.
- **IRAs** – If you are 70-1/2 or older, you can use your required minimum distributions to make gifts from your IRA.
- **Stocks/bonds** – Donating stocks, bonds or mutual funds is quick, simple and may provide you with significant tax benefits.
- **Life estate** – Give MCHF your land or house, continue to live there rent-free, and receive immediate income tax deductions.

To learn more about your planned giving options, please contact us at 1-800-227-1488 or [mchf@mochf.org](mailto:mchf@mochf.org) and we will help you leave a legacy that will impact the future of conservation.

If you're not ready for planned giving, start with a monthly gift to help us celebrate 25 years of conservation success. Consider donating \$25 a month to ensure another 25 years of providing funding that not only conserves vital habitats, wildlife and waterways, but provides opportunities and experiences for all generations to enjoy now and in the future. Scan the QR code and check the 'make a recurring gift' box, enter your information and amount you'd like to donate monthly, and that's it! We do the work for you monthly.



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Phone Number ..... (573) 415-2220  
Toll Free..... (888) 897-2323  
Fax..... (573) 415-2228

ATM/Debit Card Lost/  
Stolen After Hours..... (833) 933-1681  
Call 24..... (800) 544-0942



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[cecuonline.org](http://cecuonline.org)



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